

CLAIMS

- 1 1. A method comprising
2 enabling an insurance carrier to create and maintain, on a
3 server, product information that characterizes insurance products
4 that are distributed by the insurance carrier through an employer to
5 employees,
6 enabling retrieval at the server of employee information
7 about the employees that is under control of the employer or the
8 carrier, and
9 enabling individuals who are members with respect to the
10 products of the insurance carrier to access the server to obtain
11 answers to questions based on the product information and the
12 employee information.
- 1 2. The method of claim 1 in which the server is hosted by a
2 party other than the insurance carrier.
- 1 3. The method of claim 1 in which access to the server by the
2 employees is through web browsers and a TCP/IP network.
- 1 4. The method of claim 1 in which the insurance carrier
2 creates and maintains the product information through web
3 browsers and a TCP/IP network.
- 1 5. The method of claim 1 in which the carrier is in control of
2 carrier specific content information and plan details stored on the
3 server.

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1 6. The method of claim 1 in which the product information
2 includes "if, then" rules that define general characteristics of the
3 product and parameter values that render the rules specific to
4 respective products.

1 7 The method of claim 1 in which the enabling of the
2 insurance carrier to create and maintain the product information
3 includes providing an interactive interface that prompts the carrier
4 for parameter values required by product templates.

1 8. The method of claim 1 in which the enabling of the
2 employees to access the server includes providing an interactive
3 interface that enables the employees to express questions and have
4 answers displayed.

1 9. The method of claim 8 in which the answers include
2 information useful to the employee in making a choice among
3 different insurance products.

1 10. The method of claim 8 in which the answers include
2 information useful to the employee in determining the availability
3 of coverage in a particular situation.

1 11. The method of claim 8 in which the questions are expressed
2 in standardized formats and the answers are provided in
3 standardized formats.

1 12. The method of claim 8 in which the questions comprise
2 keywords and the answers comprise the results of using the
3 keywords to search stored information accessible through the
4 server.

1 13. The method of claim 1 in which the stored information
2 about the employees includes demographic information.

1 14. A method comprising

2 during a development phase, creating and storing template
3 information that characterizes types of insurance products,

4 during a publication phase, pre-processing the template
5 information to create a published body of information about the
6 types of insurance products and storing the published body of
7 information in a server, the published body of information being
8 configured to require less processing than the template information
9 to respond to questions, and

10 during a run-time phase, applying questions received at the
11 server about the insurance products to the published body of
12 information to generate answers to the questions.

1 15. The method of claim 14 in which the questions received at
2 the server relate to coverage of the insurance products with respect
3 to particular situations of individuals who are members with
4 respect to the products.

1 16. The method of claim 14 in which the answers are generated
2 with reference to stored information about particular individuals
3 who are members with respect to the insurance products.

1 17. A medium on which is stored a machine-readable
2 representation of a product,

3 the product including conditional obligations of one party
4 to another,

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5 the representation of the product being stored in accordance
6 with a standardized format for expression of characteristics of the
7 product, the characteristics including conditions under which a
8 party would be eligible to obtain the product and conditions under
9 which a party that has obtained the product is entitled to receive
10 the benefit of the obligations included in the product,

11 the representation of the product implying an interface that
12 enables applications to create, maintain, and access the
13 representation of the product for predefined purposes.

1 18. The medium of claim 17 in which the obligations included
2 in the product comprise benefits for individuals.

1 19. The medium of claim 18 in which the benefits comprise
2 insurance benefits or financial services benefits.

1 20. The medium of claim 17 in which the obligations comprise
2 coverage obligations of an insurance carrier, and the party to
3 whom the obligations are owed includes employees of an employer
4 that offers the product of the carrier to the employees.

1 21. The medium of claim 17 in which the representation of the
2 product comprises a general representation for a class of products
3 and the conditions are defined in terms of variables.

1 22. The medium of claim 17 on which are also stored
2 representations of other products that include obligations of one
3 party to another.

1 23. The medium of claim 17 on which are also stored
2 representations of products of competing parties, each of the
3 products including obligations of one party to another, all of the
4 representations being stored in accordance with the standardized
5 format for expression of characteristics of the product.

1 24. A method comprising
2 enabling parties that belong to a supply chain for products
3 to create product definitions for each of the products in accordance
4 with a standardized product-definition format, the products being
5 of a kind that encompass conditional obligations of suppliers of the
6 products,

7 enabling each of the parties that create product definitions
8 to store the product definitions in a manner that makes them
9 accessible to at least one of the other parties in the supply chain,
10 and

11 giving access to at least one of the parties in the supply
12 chain to the stored product definitions in connection with a
13 commercial transaction.

1 25. The method of claim 24 in which the conditional
2 obligations comprise benefits to which individual members are
3 entitled under insurance products upon the occurrence of
4 predefined conditions, and the parties that belong to the supply
5 chain include carriers and employers.

1 26. The method of claim 25 in which the standardized product-
2 definition format associates benefits with conditions that trigger
3 entitlement to the benefits.

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1 27. The method of claim 25 in which the standardized product-
2 definition format associates the product with conditions on the
3 availability of the product to potential members.

1 28. The method of claim 24 in which the product definitions
2 are stored on a common server that is accessible to the parties in
3 the supply chain through a public network.

1 29. The method of claim 24 also including generating
2 information about the products for use by parties that belong to the
3 supply chain using the stored product definitions.

1 30. The method of claim 29 in which the generated information
2 is configured based on the party that will be using it.

1 31. The method of claim 24 also including giving parties that
2 are not in the supply chain access to information derived from the
3 product definitions.

1 32. The method of claim 31 in which the parties are end users
2 of the products.

1 33. The method of claim 24 also including
2 one of the parties in the supply chain making a commercial
3 proposal to another of the parties in the supply chain with respect
4 to one of the products by referring to the stored definition of the
5 product.

1 34. The method of claim 33 in which the proposal comprises a
2 request for proposals, a request for information, or a reply to a
3 request for proposals or to a request for information.

1 35. The method of claim 24 also including
2 enabling one of the parties in the supply chain to provide
3 automated answers and information about the product to end
4 customers of the product using the stored product definitions.

1 36. A method comprising
2 from a server, enabling an employee of an employer to get
3 answers to questions that relate to characteristics of an insurance
4 product of a carrier with respect to which the employee is or may
5 become a member,
6 analyzing the employee's interaction with the server,
7 based on the analysis and on information known to the
8 employer about the employee, determining other insurance
9 products of the carrier that may be of interest to the employee, and
10 providing information about the other products to the
11 employee in conjunction with providing answers to the questions
12 of the employee.

13 37. The method of claim 36 also including
14 storing information about the product and the other
15 products on the server in a standardized format, and
16 querying the stored information to generate the answers to
17 the questions.

1 38. The method of claim 37 also including enabling the carrier
2 to store the information about the products and other products in
3 the server without intervention by the employer.

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1 39. The method of claim 38 in which the information known to
2 the employer about the employee is accessed by the server from a
3 legacy system of the employer.

1 40. The method of claim 38 in which the information is
2 accessible by the server from a legacy system of the carrier.

1 41. A system comprising
2 a knowledgebase of information about products that
3 represent conditional obligations of a supplier of the products,
4 an evaluation layer that evaluates information in the
5 knowledgebase in response to requests from a presentation layer,
6 the presentation layer being configured to respond to
7 queries received from a publicly accessible communication
8 network, and
9 a components layer configured to manage sessions with
10 users from whom the queries are received.

1 42. The system of claim 41 in which the presentation layer is
2 configured to compose and serve web pages in response to the
3 queries, based on the evaluation performed by the evaluation layer.

1 43. The system of claim 41 in which the presentation layer is
2 configured apply security measures.

1 44. The system of claim 41 in which the presentation layer
2 communicates with the evaluation layer using XML over java
3 beans.

1 45. The system of claim 41 in which the evaluation layer is
2 also configured to search a database based on the query.

1 46. The system of claim 41 in which the components layer is
2 also configured to perform logging, statistics, and audit functions.

1 47. The system of claim 41 in which the components layer is
2 also configured to provide a bridge to a legacy database of
3 information about users.

1 48. The system of claim 41 in which the components layer
2 comprises software components.

1 49. The system of claim 41 in which the evaluation layer
2 comprises a run-time interpreter.

1 50. A system comprising
2 access to a legacy health care information system, and
3 enhancements to the legacy health care information system
4 that

5 enable an insurance carrier to create and maintain
6 product information that characterizes insurance products
7 that are distributed by the insurance carrier through the
8 employer to employees,

9 enable retrieval of employee information about the
10 employees from the legacy system, and

11 enable employees who are members with respect to
12 the products of the insurance carrier to obtain answers to

13 questions based on the product information and the
14 employee information.

1 51. A system comprising

2 a web portal that makes health care information available to
3 the public through the Internet, and

4 enhancements to the web portal that

5 enable an insurance carrier to create and maintain
6 product information that characterizes insurance products
7 that are distributed by the insurance carrier, and

8 enable employees who are members with respect to
9 the products of the insurance carrier to obtain answers to
10 questions based on the product information.

1 52. A method comprising

2 enabling an benefits provider or a financial institution to
3 create and maintain, on a server, product information that
4 characterizes products that are distributed by the provider or
5 institution to individuals,

6 enabling retrieval at the server of information about the
7 individuals that is under control of the provider or institution or a
8 third party, and

9 enabling individuals who are members with respect to the
10 products of the provider or institution to access the server to obtain

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11 answers to questions based on the product information and the
12 information about the individuals.

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